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Cabinet for Health and Family Services
Kentucky Office of Health Benefit and Information Exchange
P.O. Box 2104, Frankfort, KY 40602
1-855-4kynect (459-6328)
kynect.ky.gov

DATE:
CASE NUMBER:

<ENROLLEE Name>

<ENROLLEE Address>

<City, State, Zip>

YOU WILL NEED TO APPLY FOR 2017 HEALTHCARE INSURANCE ON HEALTHCARE.GOV

Dear <ENROLLEE Name>:

You may already have heard. kynect is going away. But it's not going away this year. Starting next year, you will have to get covered in a new way. This letter tells you about your health coverage for the rest of 2016. It also tells you what to do, and when to do it, to stay covered in 2017.

Most important for this year: If you are still enrolled in a plan, kynect and your health coverage will continue for all of 2016. You can make changes in kynect if needed.

Most important for next year: You must apply at HealthCare.gov for your new 2017 coverage. For 2017, Kentucky will use HealthCare.gov instead of kynect for Affordable Care Act health insurance plans.

Just in case you need them: Kentucky will offer Medicaid and KCHIP through our new online self-service website. The website is benefind.ky.gov. If you think you qualify, start there.

What you need to know and what you need to do

All 2016 health insurance plans through kynect will end December 31, 2016. If you have a health insurance plan through kynect or had one sometime in 2016, you must apply on HealthCare.gov to get a new plan for next year.

Follow the timetable and avoid gaps

- Open enrollment for coverage in 2017 begins November 1, 2016 and ends on January 31, 2017
- To be covered on January 1, 2017, you must pick a plan *and* enroll by December 15, 2016

If you wait to enroll until January 31, 2017, your new insurance will not begin until March 1, 2017. You will not be insured for January and February.

Details on how to enroll

Your coverage won't continue unless you do something. Here's what to do:

1. Apply on HealthCare.gov. kynect cannot transfer your 2016 information. You can apply by phone or go online. You will need an active, working, email address to apply online.
2. Shop on HealthCare.gov for your insurance plan.
3. Compare plans before you pick one. It's important. You will find new prices and plans.

What about help with costs?

It will still be available. HealthCare.gov will tell you if you qualify for:

- A tax credit to lower your monthly premium
- Discounts to lower your out-of-pocket costs

The tax credit is called the Advanced Premium Tax Credit (APTC). Discounts on out-of-pocket costs are called Cost Sharing Reductions (CSRs).

Get covered and avoid penalties

For 2017, the penalty for not having health coverage is **the higher** of:

- <add 2017 %> of household income **or**
- <add 2017 amount> per adult plus <add 2017 amount> per child

Agents and kynectors can help

Just like this year, you can work with an insurance agent or a kynector. They can help you apply and shop for your new plan. Next year, kynectors will be called "application assisters."

Have an agent or kynector already? See their name and number below.

Want an agent or kynector? You can find one in your zip code. Call HealthCare.gov at 1-800-318-2596. Or go to <http://localhelp.healthcare.gov/#intro>.

<Your current insurance agent is <NAME OF AGENT, CONTACT NUMBER>.>

<Your current kynector (application assister) is <NAME OF KYNECTOR, CONTACT NUMBER>.>

Questions? Call! Call kynect at 1-855-4kynect (459-6328). Call HealthCare.gov at 1-800-318-2596. HealthCare.gov is open 24 hours a day, 7 days a week.

Sincerely,

kynect